



Order Filed on July 27, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

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| UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY | |
| Caption in Compliance with D.N.J. LBR 9004-1 DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. 701 Market Street, Suite 5000 Philadelphia, PA 19106 (215)627-1322 dcarlton@kmlawgroup.com Attorneys for Secured Creditor M&T BANK | |
| In Re: | |
| Eddie Vasquez | |
| Debtor. | |

Case No.: 22-13889 JKS
Adv. No.:
Hearing Date: 7/14/2022 @ 8:30 a.m.
Judge: John K. Sherwood

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION
TO DEBTOR'S CHAPTER 13 PLAN**

The relief set forth on the following page is hereby **ORDERED**.

DATED: July 27, 2022



Honorable John K. Sherwood
United States Bankruptcy Court

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Debtor: Eddie Vasquez

Case No.: 22-13889 JKS

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, M&T BANK, holder of a mortgage on real property located at 212 61st Street, West New York, NJ, 07093, Denise Carlon, Esq., appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and the debtor being represented by Russell Low, Esquire, and the Court observing that the parties have agreed upon the provisions and language contained herein;

It **ORDERED, ADJUDGED and DECREED** that Debtor shall obtain a loan modification by August 13, 2022, or as may be extended by an application to extend the loss mitigation period; and

It **ORDERED, ADJUDGED and DECREED** the Secured Creditor does not waive its right to object to requests for an extension of the loss mitigation period; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make post-petition payments in accordance with the terms of the loss mitigation order while the loss mitigation period is active; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee is to pay the arrears per the plan while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** the Secured Creditor does not waive its rights to the pre-petition arrears or the difference between the regular post-petition payment and the loss mitigation payment, or any other post-petition arrears that may accrue; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the loan modification is not successful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.